

COMPETENCE, WORKLOAD, PERSONALITY TYPE, AND AUDITORS' FRAUD DETECTION ABILITY: EVIDENCE FROM THE BPK REPRESENTATIVE OFFICE OF CENTRAL SULAWESI PROVINCE

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Abstract

The purpose of this research is to examine the effect of auditors' competence, workload, and personality type on auditors' fraud detection ability at the Central Sulawesi Province Audit Board of Indonesia (BPK) Representative Office. This research employed a quantitative approach using a survey method. The population consisted of 40 auditors, and the sample was determined using a saturated sampling technique (total sampling), involving all 40 auditors as research respondents. Data collected through Likert-scale questionnaires were analyzed using multiple linear regression with IBM SPSS Statistics version 25. The results indicate that personality type has a positive and significant effect on auditors' fraud detection ability, while competence and workload do not show significant partial effects. However, all independent variables simultaneously influence fraud detection ability. Based on the adjusted R-square value of 0.324, the research model explains 32.4% of the variation in auditors' fraud detection ability, while the remaining 67.6% is explained by other factors outside the research model.

Keywords: Auditors' Fraud Detection Ability; Auditor Competence; Workload; Personality Type; Public Sector Audit.

1. INTRODUCTION

State financial management requires an oversight system capable of ensuring transparency, accountability, and compliance with laws and regulations. The Supreme Audit Agency (BPK) plays a primary role in auditing state financial management and accountability. Auditors are tasked with assessing the fairness of financial reports and identifying potential irregularities that could result in state losses. A competent auditor must be able to use their analytical abilities to discern subtle signs of fraud, in addition to doing administrative audits. Because stakeholders may make poor decisions due to a lack of information, the auditor's capacity to identify fraud early on in the audit is crucial to producing high-quality audit results.

Fraud is an intentional act to gain an advantage through manipulation or deviation that harms another party. Fraudulent practices can result in financial statements being presented unfairly and undermine public trust in government institutions. Research shows that auditors Amal et al. (2022), as the final party in the audit process, are not yet fully capable of detecting

fraud. Consequently, some financial statements still receive an unmodified opinion but contain indications of fraud. This situation demonstrates a gap between the audit's function as a monitoring tool and the reality on the ground.

The alleged corruption case involving the Rp 9.9 trillion (approximately US\$700 million) Chromebook procurement at the Ministry of Education serves as a stark example of the complexity of fraud at the national level. The Attorney General's Office (AGO) investigated changes to specifications and alleged discrepancies in technical requirements within the procurement project. The large budget and multi-layered administrative processes demonstrate that modern fraud often hides within policies and official documents that appear formally legitimate. Such schemes require auditors with advanced analytical skills to detect anomalies in the budgeting process and the realization of state spending. The sheer value of the project and the potential for state losses demonstrate the importance of early detection through effective audits. This case illustrates that fraud can occur despite formal oversight systems (CNBC Indonesia, 2025).

Violations of the auditor professional code of ethics also occur at the local government level, one example being the bribery case involving the Regent of Bogor Regency in 2022. The scandal came to light when it was revealed that auditors from the Supreme Audit Agency (BPK) had been allegedly paid to influence the audit findings of financial reports from local governments. The basic principles of audits—independence, impartiality, and honesty—were breached in this instance, exposing a breach of the auditors' professional code of conduct. This case shows that an auditor's character in doing their job professionally matters as much as their technical expertise when it comes to detecting fraud. So, this scenario is only one example of how important it is to study what makes an auditor good at spotting fraud (Imadah et al., 2025).

Additionally, this case shows that there is still a significant risk of fraud in the regional public sector, which needs to be addressed seriously. Ensuring conformity with applicable legislation in the administration of regional finances is a crucial strategic responsibility of the auditors from the Central Sulawesi Provincial Representative Office of the Supreme Audit Agency (BPK). The auditor's skill in spotting signs of fraud is crucial for preventing state losses and improving the quality of regional financial monitoring. Delays in reporting questionable behavior due to issues with fraud detection could have serious ramifications.

There are a variety of internal and external elements that could affect an auditor's fraud-detection abilities. According to attribution theory, both internal factors and external factors in the workplace impact employee actions. Competence and personality type are internal factors originating from within the auditor, while workload is an external factor originating from the work environment. These differences in characteristics can affect how auditors process information, evaluate audit evidence, and make professional decisions regarding fraud detection.

Auditor competence reflects the knowledge, skills, and experience in conducting audits. Imadah et al. (2025) asserts that the results of an audit are indicative of the competence with which an organization handles its finances. Accountability for implementing audit recommendations, openness, and efficiency of the internal control system all play a role in determining this quality. Therefore, auditor competence is necessary for the audit process to produce accurate findings and support increased accountability in financial management. Research Saridewi et al. (2022) proves that disclosing fraud is positively and statistically associated with competence, experience, and professional skepticism. These results highlight the need for investing in high-quality auditor resources for better fraud detection.

Workload for auditors is influenced by the quantity of jobs, urgency, and difficulty of the work that has to be done. An auditor's ability to concentrate and examine audit materials thoroughly might be impacted by their workload. Research Savitri (2023) demonstrates that auditors' capacity to identify fraud is positively and significantly affected by workload. Other research has Ditya & Jaeni (2025) yielded conflicting results, indicating that auditor workload has little bearing on fraud detection capacities. These differences call for further investigation into the uneven nature of the link between auditor workload and skill.

The way an auditor thinks, acts, and makes decisions during an audit is impacted by their personality type. Those auditors who are analytical and critical by nature are likely to look for signs of fraud more thoroughly. Research Audina et al. (2026) exhibits a favorable and statistically significant relationship between auditor personality type and fraud detection capabilities. Other research Putri & Zulhaimi (2023) has shown contradictory findings, with auditors' capacity to spot fraud being unaffected by personality type. It is clear from these conflicting results that additional investigation into the impact of personality type is necessary.

Given the alarming rise in public sector fraud cases and the persistent revelation of duplicate audit results in local governments, the capacity of auditors to identify fraudulent activity is a matter that demands immediate attention. Competence, workload, and personality type are three characteristics that have been the subject of conflicting findings in previous research on what influences auditor performance. This finding points to a knowledge vacuum that requires further investigation in a new setting. The researchers used this information to launch a study named "The Effect of Competence, Workload, and Personality Type on Auditors' Ability to Detect Fraud at the Audit Board Representative Office of Central Sulawesi Province." Applying this definition to the issue, "Does the auditor's competence, workload, and personality type influence their ability to detect fraud?" is the goal of this study. The purpose of this research is to demonstrate that competency, personality type, and workload impact auditors' capacity to identify fraud at the Central Sulawesi Province Audit Board Representative Office.

Attribution Theory

Heider (1958) suggests that attribution theory explains individual behavior based on two main causes: elements both inside and beyond the organization... Situational pressure, working conditions, and social influences are examples of external factors, whereas an individual's traits, skills, and attitudes are examples of internal factors. At the same time, Utama & Rohman (2023) attribution theory places an emphasis on the act of determining what led to an action by using the idea of causal locus. Where an individual tends to attribute the origin of a behavior—to internal or external factors—is known as their "locus of control..

According to Manusov & Spitzberg (2008) By drawing links between different internal and external factors, attribution theorists attempt to explain why individuals do the things they do. Any given person's actions might be influenced by a wide range of internal and external variables. Internal variables are linked to an individual's inherent characteristics, as opposed to external elements that are linked to situations or occurrences. An auditor's skill in spotting fraud is explained by relevant attribution theory. The auditor's understanding and evaluation of audit evidence is impacted by both internal and external elements. On the one hand, the auditor's competence and personality type play a significant role, while workload, which is connected to time pressure and the quantity of assignments, is an external issue. The interplay between these internal and external elements determines an auditor's capacity to identify instances of fraud.

Fraud

Fraud is an act carried out intentionally to gain profit by deceiving or harming another party. According to Setiawan & Helmayunita (2017), In attribution theory, people look for reasons for their actions by establishing connections between various internal and external variables. Intentional misrepresentation of financial statements due to mistakes in acknowledging, measuring, classifying, presenting, or disclosing financial statement items is characterized as fraud according to Auditing Standards (SA) 200. These inaccuracies could be the result of fraud or simple human mistake. But fraud is usually disguised and done on purpose, so auditors have a harder time detecting it. According to Arthana (2019), fraud is an act of deliberate deception or deviation committed intentionally in the management or reporting of assets to gain profit for a particular individual or group. Indicators of fraud include the presence of misrepresentation , relating to past or present facts that are material, being done intentionally or with disregard for the consequences, having the aim of influencing the decisions of others, causing losses, and being an illegal *act* .

Auditors in Detecting *Fraud*

When conducting an audit, a good auditor will be able to spot, name, and assess red flags that could indicate fraud. Accuracy in evaluating audit data, spotting discrepancies, and determining if a situation has fraud elements are all indicators of this skill. Auditors who

have good *fraud detection skills* will be better able to uncover material misstatements caused by fraudulent acts, thereby improving the quality of audit results (Laitupa & Hehanussa, 2020). Factors both internal to the auditor and external to the workplace impact the auditor's fraud detection capabilities. Workload, time constraints, and the complexity of the audit assignment are external factors, whereas knowledge, competence, professionalism, skepticism, and personality traits are internal factors. The ability to detect signs of fraud depends on auditors' meticulous use of audit methods, critical thinking, and professional demeanor. (Laitupa & Hehanussa, 2020).

The Influence of Competence on Auditors' Ability to Detect *Fraud*

Arbawa et al. (2016) elucidates the concept of competence as an asset defined by one's knowledge and abilities in a certain area. Acquired expertise in auditing encompasses not only theoretical understanding but also practical know-how, practical experience, and the capacity to apply professional standards in an effective and efficient manner. Competent auditors are more likely to know what fraud is, how to spot patterns of financial statement manipulation, and how to spot the early warning signs of fraud. The capacity to examine audit evidence, analyze information objectively and critically, and implement audit processes effectively are all aspects of competence. According to Arbawa et al. (2016), competence is the ability possessed by auditors in carrying out audit tasks professionally. Auditor competence includes knowledge, specialized skills, and experience that support auditors in understanding the characteristics of fraud, evaluating audit evidence, and identifying indications of fraud accurately. In general, audit processes are better executed by auditors that possess sufficient knowledge, technical abilities, and solid audit experience.

Research conducted by Firmansyah et al. (2024) demonstrates that auditors' capacity to identify fraudulent activity in financial statements is positively impacted by competency. Based on the findings of this study, highly competent auditors are better able to detect signs of fraud through analytical means. Another study by Suciwati et al. (2022) the capacity to identify fraud in Bali's public accounting firms is positively and significantly impacted by auditor competency. These findings indicate that an auditor's ability to detect fraud is positively correlated with their level of expertise in the field. As auditors gain experience, they will be able to more precisely evaluate audit evidence and determine the probability of fraud. Based on this description, the hypothesis proposed in this study is:

H1: Competence has a significant influence on the auditor's ability to detect *fraud*.

The Effect of Workload on Auditors' Ability to Detect *Fraud*

refers Ariani et al. (2020) to the number of work obligations and work targets that must be completed, which can lead to boredom and fatigue among workers. Auditors often face tight deadlines and numerous assignments that must be handled simultaneously. These

conditions can affect focus, accuracy, and the quality of decision-making in the audit process. Excessive workloads have the potential to cause physical and mental fatigue, thereby reducing the auditor's analytical skills in evaluating audit evidence. Auditors under time pressure tend to expedite audit procedures, thereby risking overlooking indications of fraud that should be analyzed more thoroughly. On the other side, auditors' capacity to identify fraud is enhanced by a proportionate workload since it enables them to conduct audit processes more comprehensively and methodically. According to Ariani et al. (2020), The amount of work that has to be done in a certain time frame is called the workload. In this study, workload is measured through auditor performance, focus on work, amount of work, and implementation time. When auditors are not overburdened, they are able to maintain concentration and perform comprehensive audits, but when they are, the quality of their interpretation of audit data could suffer

Research conducted by Savitri (2023) demonstrates that auditors' capacity to identify fraud is positively and significantly affected by workload. Based on these findings, it appears that auditor performance can be enhanced under specific circumstances by increasing workload. Other research by Beka et al. (2025) demonstrates that the workload of government internal auditors impacts their capacity to identify instances of fraud. According to these results, auditor efficiency in performing audit tasks is affected by workload.

Workload does not always have the same effect on auditor performance. A proportional workload can increase auditor focus and productivity in performing audit procedures. If auditors are overworked, their examination of audit data may be less thorough and accurate. According to this condition, auditors' capacity to identify fraud does not necessarily follow a linear connection with workload. These results show that auditors' competence in spotting fraud is affected by their workload. We need further study to determine whether auditors' workload improves or decreases their abilities to recognize fraud:

H2: Workload has a significant effect on the auditor's ability to detect *fraud*.

The Influence of Personality Type on Auditors' Ability to Detect *Fraud*

According to Noviyanti (2008) A person's personality type is a dynamic internal structure that governs their unique approach to adjusting to their surroundings, whether it's engaging with other people or groups. Auditor personality is related to the level of caution, skepticism, analytical ability, and self-control in dealing with work pressure. Those auditors who are analytical thinkers and who have a healthy dose of professional skepticism are more likely to look for red flags and conduct thorough evaluations of audit evidence. This character allows auditors to identify patterns of deviation in more depth and not easily accept information without first verifying it .

Research conducted by Sarman et al. (2024) provides evidence that auditors' personality types impact their fraud detection abilities positively. These results align with

research Sari (2022) according to which public sector auditors' personality types significantly and positively impact their ability to identify fraud. Based on these results, auditors who have a good outlook on life are more likely to be analytical thinkers who can spot signs of fraud with more precision. According to Noviyanti (2008), personality type is a psychological characteristic that influences how a person thinks, behaves, and makes. study looked at the relationship between extroversion and introversion, sensing and intuition, thinking and emotion, and evaluating and perceiving.... It is common knowledge that auditors who exhibit qualities such as being analytical, systematic, critical, and objective are better equipped to assess audit evidence and spot signs of fraud. Using this information as a foundation, the research hypothesis is:

H3: Personality type has a significant influence on the auditor's ability to detect *fraud*.

The Influence of Competence, Workload, and Personality Type on Auditors' Ability to Detect *Fraud*

Research conducted by Saad (2019) reveals that auditors' capacity to spot fraud is significantly affected by a combination of variables, including workload and personality type. According to these findings, auditor ability is not determined by a single component but is instead the product of several interrelated elements. Other research Arnanda et al. (2022) further used multiple regression analysis to investigate how auditor competence, workload, and other factors impact fraud detection capabilities; this finding supports the idea that concurrent testing is essential for investigating the combined impact of several variables. According to Siregar (2021), When conducting an audit, a skilled auditor should be able to spot red flags that could indicate fraud. This factor is assessed by looking at signs of organizational fraud, processes for authorizing and documenting, the probability of unhealthy behaviors, and the auditor's capacity to analyze information that suggests anomalies. Auditors who have a good grasp of these signs will have an easier time spotting signs of fraud.

According to these results, auditors' abilities to spot fraud are affected by a combination of factors such as workload, personality type, and level of competence. Whether or not the auditor is able to spot signs of fraud depends on all three of these things working together throughout the audit. Hence, to find out how much these three variables affect an auditor's capacity to spot fraud, it's necessary to examine their combined effects. This description is used to offer the following hypothesis:

H4: Competence, workload, and personality type simultaneously have a significant effect on the auditor's ability to detect fraud.

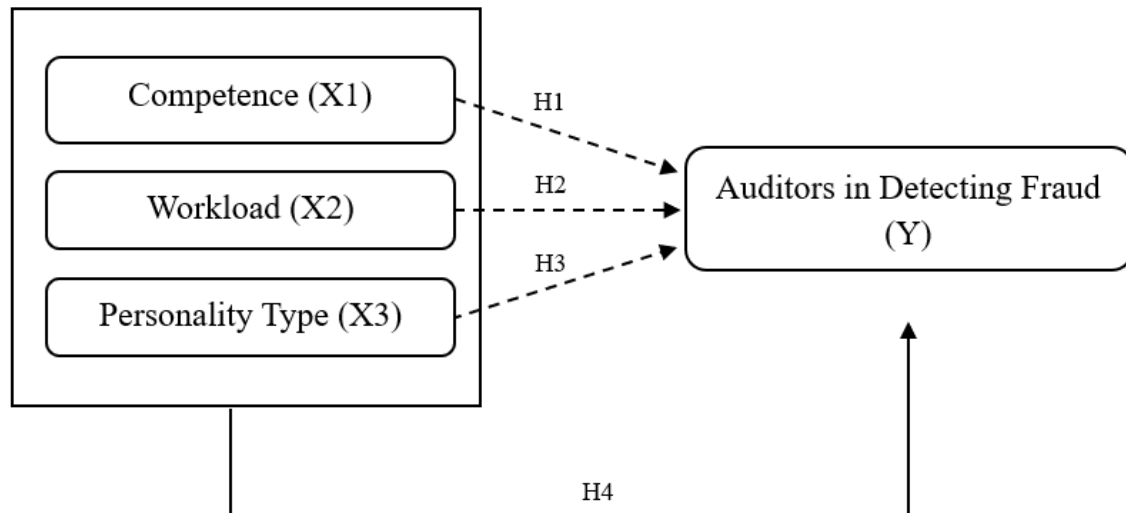


Figure 1. Framework Of Thinking

Source: Processed By Researchers In 2026

2. RESEARCH METHOD

Auditor competence, workload, and personality type as they relate to the Central Sulawesi Provincial Representative Office of the Supreme Audit Agency's (BPK) capacity to identify fraud are examined in this quantitative research that employs a survey technique. According to Sugiyono (2019), To test hypotheses, quantitative researchers employ research tools to gather data from particular populations or samples, and then they utilize statistical analysis to draw conclusions. This technique is founded on positivism. Research on variables impacting auditors' capacity to identify fraud was conducted at the BPK since it was a state entity entrusted and allowed to audit the administration and responsibility of public funds. This made the site relevant for the study.

For this research, the population consisted of 40 auditors from the Supreme Audit Agency (BPK) Representative Office of Central Sulawesi Province. This study employed a saturated sampling technique (total sampling), in which all members of the population were included as research respondents. Therefore, the sample consisted of all 40 auditors. This technique was selected because the population size was relatively limited, and all auditors had relevant knowledge and experience related to the research variables. The sample size was considered adequate for multiple regression analysis. According to Ali Memon et al. (2020), A regression analysis requires a sample size that is ten times larger than the number of variables being considered, according to the 10-times rule. Because it had a four-variable (three independent and one dependent) design, the study required at least forty participants. Consequently, it was possible to do regression analysis with the given sample size.

The data used in this study mostly came from questionnaires that were sent to auditors working at the BPK Representative Office in Central Sulawesi Province. The research instrument was designed with adjusted indicators for each variable based on past

studies in order to meet the study's aims. The auditor's proficiency in spotting fraudulent activity is the dependent variable, with workload, personality type, and competence serving as the independent factors. From 1 (strongly disagree) to 5 (strongly agree) on a five-point Likert scale, please rate each statement item. A Likert scale was used to quantify the auditors' impressions of each research indicator, allowing for quantitative analyses of the acquired data. Table 1 displays the research variables that have been operationalized.

Table 1. Operational Matrix of Variables

Variables	Indicator	Item	Scale
Competence (X1) (Hasanudin, 2023)	Knowledge, Special Skills, Experience	11	Likert (1–5)
Workload (X2) (Rizki, 2022)	Auditor Performance, Focus on Work, Amount of Work, Implementation Time	5	Likert (1–5)
Personality Type (X3) (Nurhayati, 2020)	Extroversion–Introversion, Sensing– Intuition, Thinking–Feeling, Judging– Perceiving	16	Likert (1–5)
Auditor's Ability to Detect Fraud (Y) (Siregar, 2021)	Organizational Fraud, Authorization and Recording Systems, Possibility of Unhealthy Practices	7	Likert (1–5)

Source: Processed by Researchers 2026

The collected data were analyzed using IBM SPSS Statistics 25. The analysis began with validity and reliability tests to assess the accuracy and consistency of the research instrument. Classical assumption tests, including normality, heteroscedasticity, and multicollinearity tests, were conducted after the instrument met the validity and reliability criteria. These tests were necessary before performing multiple linear regression analysis. According to Ghazali (2018), a good regression model must fulfill classical assumptions to produce efficient and unbiased parameter estimates for hypothesis testing. Furthermore, multiple linear regression analysis was used to examine the effects of auditor competence, workload, and personality type on auditors' fraud detection ability. The statistical analysis included partial t-tests for each independent variable, a simultaneous F-test for all independent variables, and a coefficient of determination (R^2) test to measure the extent to which the independent variables explained variations in auditors' fraud detection ability. All statistical analyses were conducted at a significance level of 5% ($\alpha = 0.05$). These procedures ensured that the statistical results were accurately interpreted and provided reliable evidence to support the research findings and conclusions. Furthermore, the analysis process followed systematic procedures to maintain consistency, transparency, and validity throughout the empirical evaluation of the proposed research model. This approach enhanced the robustness of the analysis and strengthened the credibility of the empirical research outcomes.

3. RESULTS AND DISCUSSION

Descriptive Analysis

The research variables were characterized using descriptive statistics to provide a broad overview of the data. Descriptive statistics provide the following information about the study's data: the total quantity of data, the lowest and highest values, the average (mean), and the standard deviation. The results of the descriptive statistical analysis of the competency variables (X1), workload (X2), personality type (X3), and auditor ability to detect fraud (Y) are presented in Table 2.

Table 2. Descriptive Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Standard Deviation
X1	40	31.00	55.00	43.6500	7.46118
X2	40	8.00	22.00	16.0250	4.26968
X3	40	40.00	79.00	62,3000	10.24119
Y1	40	24.00	35.00	29.2500	2.77119
Valid N (listwise)	40				

Source: Primary Data Processing Results, SPSS 25

Based on Table 2, all research variables were analyzed using 40 valid respondent data (valid N = 40). An average of 43.6500, a standard deviation of 7.46118, and a range of 31.00 to 55.00 are all values for the competence variable (X1). Auditors demonstrate strong competence with adequate data variation, as indicated by the relatively high average value. X2, the workload variable, ranges from 8.00 to 22.00, with 16.0250 as the average and 4.26968 as the standard deviation. These findings show that auditors have a common and generally positive impression of their task. A range of 40.00–79.00, an average of 62.3000, and a standard deviation of 10.24119 characterize the personality type variable (X3). According to these numbers, auditors have a wide range of personality types. The auditor's fraud-detection abilities (Y) variable, meanwhile, range from 24.00 to 35.00, with 29.2500 as the average and 2.77119 as the standard deviation. If the standard deviation is small and the average is high, then it's safe to say that the auditor has a decent grasp on what it takes to spot fraud. All things considered, there's enough diversity in the data to run multiple linear regressions.

Validity and Reliability Test

First, validity and reliability tests were performed on the study instrument to ensure its quality before data processing began. Finding out how well each statement item measures the research variable is the goal of the validity test, while finding out how consistently the instrument measures the research variable is the goal of the reliability test. The criteria for

an item to be considered legitimate in this study are an r-value more than the table value (0.312) and an instrument reliability score greater than 0.60 according to Cronbach's Alpha. Table 3 displays the outcomes of the research instrument's validity and reliability testing:

Table 3. Validity and Reliability Test Results

Variables	Item	r-count	r-table	Information	Cronbach's Alpha
Competence (X1)	1	0.754	0.312	Valid	0.946
	2	0.792		Valid	
	3	0.820		Valid	
	4	0.768		Valid	
	5	0.889		Valid	
	6	0.755		Valid	
	7	0.776		Valid	
	8	0.804		Valid	
	9	0.854		Valid	
	10	0.835		Valid	
	11	0.787		Valid	
Workload (X2)	1	0.741	0.312	Valid	0.873
	2	0.856		Valid	
	3	0.896		Valid	
	4	0.845		Valid	
	5	0.729		Valid	
Personality Type (X3)	1	0.816	0.312	Valid	0.960
	2	0.870		Valid	
	3	0.846		Valid	
	4	0.772		Valid	
	5	0.772		Valid	
	6	0.781		Valid	
	7	0.735		Valid	
	8	0.801		Valid	
	9	0.761		Valid	
	10	0.681		Valid	
	11	0.798		Valid	
	12	0.794		Valid	
	13	0.888		Valid	
	14	0.865		Valid	
	15	0.833		Valid	
	16	0.665		Valid	
Auditor's Ability to Detect Fraud (Y)	1	0.606	0.312	Valid	0.770
	2	0.551		Valid	
	3	0.649		Valid	
	4	0.773		Valid	

5	0.706	Valid
6	0.640	Valid
7	0.673	Valid

Source: Primary Data Processing Results, SPSS 25

The competence (X1), workload (X2), personality type (X3), and auditor's capacity to identify fraud (Y) statement items in Table 3 all have r-values larger than the r-table of 0.312, indicating that they are all legitimate and can assess the study variables in question. The calculated R-value on the competency variable ranges from 0.754–0.889, the workload variable 0.729–0.896, 0.551–0.773 for the auditor's capacity to identify fraud, and 0.665–0.888 for the personality type variable. All of the reliability test variables competency (0.946), workload (0.873), personality type (0.960), and auditor's ability to identify fraud (0.770) had Cronbach's Alpha values over 0.60. All of the research instruments were found to have a high degree of consistency, which means they may be used for data collecting and analysis. Consequently, the validity and reliability criteria have been satisfied, allowing the instrument to be utilized for hypothesis testing in this research.

Normality Test

The results of the data normality test in this study, which was carried out using *the One-Sample Kolmogorov Smirnov test* on the *unstandardized* residual values, are presented in the following table:

Table 4. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters ^{a,b}	Mean	.0000000
	Standard Deviation	2.18949981
Most Extreme Differences	Absolute	.097
	Positive	.094
	Negative	-.097
Test Statistics		.097
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Primary Data Processing Results, SPSS 25

Data from 40 respondents were analyzed with an Asymp. Sig. (2-tailed) value of 0.200, according to the results of the normalcy test using One-Sample Kolmogorov-Smirnov, as shown in Table 4. Since this outcome is higher than the significance threshold of 0.05 ($0.200 > 0.05$), we may infer that the residuals of the regression model follow a normal distribution. Moreover, with a Test Statistic of 0.097, we can see that the residual distribution deviates very little from the normal distribution. Since the study data does in fact conform to the normalcy assumption, we can proceed with using the regression model. If the normalcy assumption is satisfied, it means that the residual data follows a normal distribution. This means that hypothesis testing and multiple linear regression can be done with sufficient confidence.

Multicollinearity Test

We ran a multicollinearity test to see whether our regression model's independent variables were significantly correlated with one another. To conduct this test, we looked at the tolerance and variance inflation factor (VIF) values. Looking for a Tolerance value more than 0.10 and a VIF lower than 10 helped rule out multicollinearity in a regression model. Table 5 displays the results of the multicollinearity test that was conducted in this research:

Table 5. Multicollinearity Test Results

Variables	Tolerance Value	VIF value	Information
Competence (X1)	0.610	1.639	No Multicollinearity Occurs
Workload (X2)	0.948	1.055	No Multicollinearity Occurs
Personality Type (X3)	0.619	1.616	No Multicollinearity Occurs

Source: Primary Data Processing Results, SPSS 25

Based on Table 5, all independent variables have tolerance values greater than 0.10 and VIF values below 10. The competence variable (X1) has a tolerance value of 0.610 and a VIF value of 1.639. The workload variable (X2) has a tolerance value of 0.948 and a VIF value of 1.055, while the personality type variable (X3) has a tolerance value of 0.619 and a VIF value of 1.616. These results indicate that there is no multicollinearity among the independent variables. Therefore, the regression model meets the multicollinearity assumption and can be used for further analysis of the effect of auditor competence, workload, and personality type on fraud detection ability.

Heteroscedasticity Test

To find out if the regression model shows unequal residual variances for each predicted value, a heteroscedasticity test is run. Heteroscedasticity, defined as a non-patterning random distribution of residual points, is not present in a decent regression model. This study's heteroscedasticity test was carried out using a scatterplot graph that combined the Regression

Standardized Predicted Value (ZPRED) and the Regression Studentized Residual (SRESID). See Figure 1 for the heteroscedasticity test results:

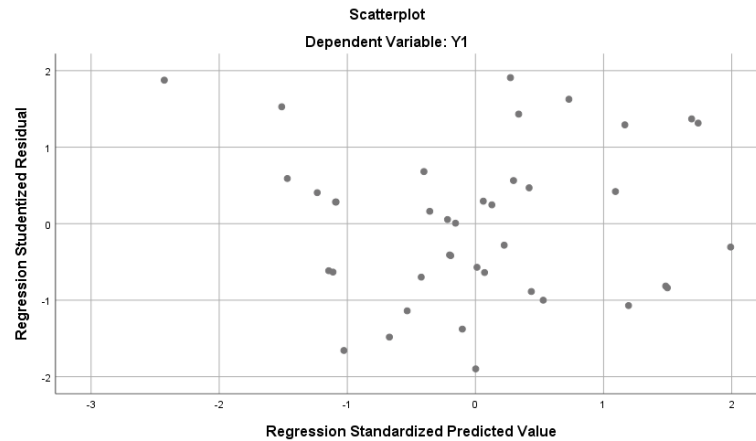


Figure 2. Heteroscedasticity Test

Source: Primary Data Processing Results, SPSS 25

There is no discernible pattern to the residual points, as seen in Figure 1, which are dispersed arbitrarily above and below the zero line on the vertical axis. They do not exhibit any tapering, widening, or wavy behavior. The points' dispersed distribution suggests that, for most anticipated values, the residual variance is very consistent. Thus, it can be concluded that the regression model used in this research does not exhibit heteroscedasticity. Aside from proving that the assumption of homoscedasticity has been met, these results provide credence to the idea that auditors' competence, workload, and personality type affect their ability to detect fraud. Consequently, the regression model can be used for multiple linear regression analysis.

Multiple Linear Regression Analysis

Using multiple linear regression analysis, researchers examined how auditors' competence, workload, and personality type affected auditors' fraud detection ability. Solving the regression equation will allow us to learn which way the independent variables impacted the dependent variable and how much of an impact they had. In addition, the study variables were explained and the changes in auditors' fraud detection abilities as a function of changes in each independent variable were estimated using multiple linear regression analysis, assuming all other parameters remained constant. As you can see from Table 6, we ran a multiple linear regression:

Table 6. Multiple Linear Regression Analysis

Coefficients ^a								
Model		Unstandardized		Standardized	t	Sig.	Collinearity	
		Coefficients		Coefficients			Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	20,763	2,874		7.224	.000		
	X1	.042	.063	.114	.674	.504	.610	1.639
	X2	-.125	.088	-.192	-1.423	.163	.948	1.055
	X3	.139	.045	.513	3.064	.004	.619	1.616

a. Dependent Variable: Y

Source: Primary Data Processing Results, SPSS 25

This model's multiple linear regression equations are constructed using the values of the regression coefficients derived from the multiple linear regression analysis, which are shown in the table of regression results:

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e$$

So the following regression equation is obtained:

$$Y = 20.763 + 0.042X_1 - 0.125X_2 + 0.139X_3$$

The constant value of 20.763 indicates that when auditor competence, workload, and personality type are assumed to be zero, the estimated auditors' fraud detection ability is 20.763. The competence coefficient (X_1) of 0.042 indicates that an increase of one unit in auditor competence will increase auditors' fraud detection ability by 0.042 units, assuming other variables remain constant. The workload coefficient (X_2) of -0.125 indicates that an increase of one unit in workload will decrease auditors' fraud detection ability by 0.125 units, assuming other variables remain constant. Meanwhile, the personality type coefficient (X_3) of 0.139 indicates that an increase of one unit in personality type will increase auditors' fraud detection ability by 0.139 units. These results indicate that competence and personality type have positive regression coefficients, while workload has a negative regression coefficient. However, the significance of each independent variable must be further examined through partial t-test and simultaneous F-test analysis.

F Test (Simultaneous)

A simultaneous test (F-test) was conducted to examine whether auditors' competence, workload, and personality type simultaneously affect auditors' fraud detection ability. The test was performed at a significance level of 0.05. Based on Table 6, the multiple linear regression equation is $Y = 20.763 + 0.042X_1 - 0.125X_2 + 0.139X_3 + e$. The results of the simultaneous test are presented in Table 7.

Table 7. F-Test Results (Simultaneous)

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	112.538	3	37.513	7.223	.001 ^b
	Residual	186.962	36	5.193		
	Total	299.500	39			

a. Dependent Variable: Y1

b. Predictors: (Constant), X3, X2, X1

Source: Primary Data Processing Results, SPSS 25

The simultaneous F-test results are presented in Table 7. The F-value is 7.223 with a significance value of 0.001, which is lower than the significance level of 0.05. These results indicate that auditor competence, workload, and personality type simultaneously have a significant effect on auditors' fraud detection ability at the Central Sulawesi Provincial Representative Office of the Supreme Audit Agency (BPK). Therefore, hypothesis H4 is accepted, indicating that the combination of the three independent variables provides a significant contribution to explaining variations in auditors' fraud detection ability. Furthermore, the F-test results indicate that the regression model is appropriate and statistically feasible for explaining the relationship between the independent variables and auditors' fraud detection ability. This finding confirms that auditor competence, workload, and personality type should be considered collectively when analyzing factors that influence auditors' ability to detect fraud.

t-test (Partial)

The partial t-test was conducted to examine the individual effect of each independent variable on the dependent variable while controlling for other variables in the regression model. This test evaluates the effect of auditor competence, workload, and personality type on auditors' fraud detection ability. The decision-making criteria were based on the significance value at a 5% significance level ($\alpha = 0.05$). If the significance value is less than 0.05, the independent variable is considered to have a statistically significant effect on the dependent variable. Conversely, if the significance value is greater than 0.05, the independent variable is considered to have no statistically significant effect on the dependent variable. The results of the partial t-test are presented in Table 8:

Table 8. Results of t-Test (Partial)

Coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1 (Constant)	20.763	2.874			7.224	.000		
X1	.042	.063	.114		.674	.504	.610	1.639
X2	-.125	.088	-.192		-1.423	.163	.948	1.055
X3	.139	.045	.513		3.064	.004	.619	1.616

a. Dependent Variable: Y

Source: Primary Data Processing Results, IBM SPSS Statistics 25

Table 8 presents the results of the partial t-test. The competence variable (X_1) has a t-value of 0.674 with a significance value of 0.504. Since the significance value is greater than 0.05 ($0.504 > 0.05$), auditor competence does not have a statistically significant effect on auditors' fraud detection ability. Therefore, hypothesis H1 is rejected. The workload variable (X_2) has a t-value of -1.423 with a significance value of 0.163. Since the significance value is greater than 0.05 ($0.163 > 0.05$), workload does not have a statistically significant effect on auditors' fraud detection ability. Therefore, hypothesis H2 is rejected. The personality type variable (X_3) has a t-value of 3.064 with a significance value of 0.004. Since the significance value is lower than 0.05 ($0.004 < 0.05$), personality type has a positive and statistically significant effect on auditors' fraud detection ability. Therefore, hypothesis H3 is accepted.

Coefficient of Determination

The coefficient of determination (R^2) was used to measure the extent to which auditor competence, workload, and personality type explain variations in auditors' fraud detection ability. In regression analysis involving multiple independent variables, the Adjusted R Square value is considered because it adjusts the explanatory power of the model based on the number of independent variables and sample size. A higher Adjusted R Square value indicates that the regression model explains a greater proportion of the variance in the dependent variable. The results of the coefficient of determination test are presented in Table 9:

Table 9. Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.613 ^a	.376	.324	2.27890

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Source: Primary Data Processing Results, IBM SPSS Statistics 25

Table 9 shows an R value of 0.613, indicating a strong relationship between auditor competence, workload, personality type, and auditors' fraud detection ability. The R Square value of 0.376 indicates that auditor competence, workload, and personality type explain 37.6% of the variation in auditors' fraud detection ability. Meanwhile, the remaining 62.4% is explained by other factors outside the research model. Furthermore, the Adjusted R Square value of 0.324 indicates that after adjusting for sample size and the number of independent variables, the model explains 32.4% of the variation in auditors' fraud detection ability. The Standard Error of the Estimate value of 2.27890 indicates the average prediction error of the regression model, where a smaller value reflects better predictive accuracy. Therefore, the regression model provides an adequate explanation of variations in auditors' fraud detection ability based on auditor competence, workload, and personality type.

Discussion

The Influence of Competence on Auditors' Ability to Detect Fraud

Findings from this research indicate that auditor competence did not have a significant effect on auditors' fraud detection ability. This indicates that variations in auditor competence among respondents do not significantly explain differences in auditors' fraud detection ability. Competence, according to Attribution Theory, is an inwardly-focused variable that shapes actions. But unless additional elements, including professional skepticism and work environment circumstances, are present, this internal component may not always lead to the capacity to recognize fraud. As a result, an auditor's skill is not enough to guarantee that they will find signs of fraud.

The work habits of auditors at the Supreme Audit Agency's (BPK) Central Sulawesi Provincial Representative Office, which has instituted standardized audit practices, could be a contributing factor to this situation. Since all auditors adhere to the same standards, variations in competence do not materially affect their capacity to identify fraud. Experience with fraud cases, the strength of audit evidence, and professional skepticism are further elements that impact auditors' capacity to identify signs of fraud. Consistent with Adisaputri (2024) findings, those Meidiyustiani & Lestari (2022) asserting that competent auditors are not much better able to spot fraud. These findings, however, are distinct from Firmansyah et al. (2024) individuals who discovered that auditors' capacity to identify fraud is positively impacted by expertise.

One possible explanation for the insignificant influence of competence is the relatively homogeneous competency levels of BPK auditors. Auditors have relatively similar educational backgrounds, training, and professional development and conduct audits based on the State Financial Audit Standards (SPKN) and uniform audit guidelines. This situation limits the variation in competency among auditors, making competency a non-differentiating factor in fraud detection. Furthermore, the small sample of 40 auditors is also thought to limit the ability of statistical analysis to detect the influence of competence.

The Effect of Workload on Auditors' Ability to Detect Fraud

Workload did not influence auditors' capacity to identify fraud, contrary to earlier assumptions in the study. No matter how busy or stressed the auditors were, they were still able to spot signs of fraud. So that the quality of audit findings remained a high priority, auditors were nevertheless expected to carry out each audit method in accordance with relevant standards, even when confronted with a considerable number of assignments. According to Attribution Theory, which posits that outside forces like job demands and environmental stresses may impact people's actions, this study's findings contradict this theory. In this study, workload as an external factor did not affect auditors' abilities because auditors continued to carry out their duties based on audit standards, a clear division of tasks, and quality control implemented by the organization.

This phenomenon demonstrates that auditors are able to adapt to the work demands imposed by the organization. In order for auditors to remain professional and able to identify fraud regardless of changes in workload, it is important for audit team members to coordinate, have experience performing assignments, and apply standardized audit methods. The results of this study align Gunawan & Susilandari (2023) with Budiantoro et al. (2022) found no correlation between auditors' workload and their capacity to identify fraudulent activity. On the other hand, this study's findings contradict Savitri (2023) those who discovered that auditors' capacity to identify fraud was impacted by workload. The BPK's cooperation mechanism is believed to be associated with the workload's negligible impact. Audits are conducted in groups with a structured division of tasks, supervision, and review, allowing for proportional distribution of individual workloads. Therefore, differences in workload between auditors do not directly impact their ability to detect fraud.

The Influence of Personality Type on Auditors' Ability to Detect Fraud

There is strong evidence that an auditor's personality type, rather than their competence or workload, significantly influences their capacity to identify fraudulent activity. According to Attribution Theory, a person's personality type is an intrinsic variable that impacts their actions and choices. Auditors who are meticulous, objective, disciplined, and able to think logically tend to be more careful in evaluating audit evidence and are more sensitive to recognizing irregular transactions or activities, making potential fraud easier to identify.

Personality traits also influence how auditors make decisions during the audit process. Auditors who are critical and do not readily accept information without verification will conduct more in-depth examinations before drawing conclusions. Consistent with Attribution Theory, this scenario demonstrates that auditors' enhanced capacity to identify fraud is due in part to internal variables like personality type. Research results are further

bolstered by this discovery. Sarman et al. (2024) that Sari (2022) argue that auditors' capacity to spot fraud is positively affected by their personality type.

The Influence of Competence, Workload, and Personality Type on Auditors' Ability to Detect Fraud

The simultaneous test results indicate that auditor competence, workload, and personality type collectively have a significant effect on auditors' fraud detection ability. Although competence and workload do not show significant effects individually, the combination of these variables with personality type provides a significant contribution to explaining variations in auditors' fraud detection ability. According to Attribution Theory, auditors' ability to detect fraud is influenced by both internal and external factors. Competence and personality type represent internal factors related to auditors' abilities, characteristics, and professional attitudes, while workload represents an external factor related to task demands and working conditions. Therefore, auditors' fraud detection ability cannot be explained by a single factor but rather through the interaction of various individual and organizational factors.

These findings suggest that improving auditors' fraud detection ability requires a comprehensive approach that considers technical capability, personality characteristics, and organizational support. Although competence and workload do not have significant partial effects, their contribution within the overall regression model remains important when combined with other factors, particularly personality type. This finding is consistent with Saad (2019) and Arnanda et al. (2022), who stated that auditors' fraud detection ability is influenced by multiple factors simultaneously. Thus, strengthening auditor development programs should consider both individual characteristics and work environment conditions to improve audit effectiveness in detecting fraud.

4. CONCLUSION

Conclusion

This study concludes that auditor competence, workload, and personality type have different effects on auditors' fraud detection ability at the Central Sulawesi Representative Office of the Supreme Audit Agency (BPK). The partial test results indicate that auditor competence and workload do not have a statistically significant effect on auditors' fraud detection ability. Meanwhile, personality type has a positive and significant effect, indicating that individual characteristics play an important role in supporting auditors' ability to identify fraud. Furthermore, the simultaneous test results show that auditor competence, workload, and personality type collectively influence auditors' fraud detection ability. These findings suggest that auditors' fraud detection ability is influenced not only by technical factors but also by individual characteristics and other supporting factors within the audit process.

Suggestion

Based on the research findings, the Central Sulawesi Representative Office of the Supreme Audit Agency (BPK) is expected to improve auditor development programs by strengthening competence, managing workload effectively, and supporting professional personality development through training related to critical thinking, objectivity, professional skepticism, and analytical skills in the audit process. This study has several limitations, including the relatively small sample size of 40 auditors, the limited research scope covering only one BPK representative office, the use of self-report questionnaires that depend on respondents' perceptions, and the cross-sectional research design that only represents conditions within a specific period. Therefore, future studies are recommended to involve larger samples from broader geographical areas to improve the generalizability of findings. Future researchers may also consider longitudinal approaches or combine survey methods with interviews and observations to obtain deeper insights. In addition, future studies may include other variables that potentially influence auditors' fraud detection ability, such as professional skepticism, audit experience, independence, time budget pressure, and ethical climate.

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